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UNITY

Freedom, Fellowship and Character in Religion

Official Organ of the Congress of Religion

The Modern Saint

No monkish garb he wears, no beads he tells,
Nor is immured in walls remote from strife.
But from his heart deep mercy ever wells;
He looks humanely forth on human life.

In place of missals or of altar dreams,
He cons the passioned book of deeds and days;
Striving to cast the comforting sweet beams
Of charity on dark and noisome ways.

Not hedged about by sacerdotal rule,
He walks a fellow of the scarred and weak.
Liberal and wise his gifts; he goes to school
To Justice; and he turns the other cheek.

He looks not holy; simple is his belief;
His creed for mystic visions do not scan;
His face shows lines cut there by others' grief,
And in his eyes is love of brother-man.

Not self nor self-salvation is his care;
He yearns to make the world a sunnier clime
To live in; and his mission everywhere
Is strangely like to Christ's in olden time.

No mediaeval mystery, no crowned,
Dim figure, halo-ringed, uncanny bright.
A modern saint: a man who treads earth's ground,
And ministers to men with all his might.

—*Richard Burton.*

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UNITY

"HE HATH MADE OF ONE ALL NATIONS OF MEN"

Volume LXIV. THURSDAY, OCTOBER 28, 1909. NUMBER 9.

MY FRIEND.

"He is my friend," I said,—
"Be patient!" Overhead
The skies are drear and dim:
And lo! the thought of him
Smiled on my heart—and then
The sun shone out again!

"He is my friend!" The words
Brought summer and the birds;
And all my winter-time
Thawed into running rhyme
And rippled into song,
Warm, tender, brave and strong.

And so it sings to-day,—
So may it sing alway!
Though waving grasses grow
Between, and lilies blow
Their trills of perfume clear
As laughter to the ear
Let each mute measure end
With "Still he is my friend."

—*James Whitcomb Riley.*

At last the Illinois Central directors have authoritatively and definitely said, "We won't!" in response to the clamor of citizens and council that they abate the smoke nuisance on the lake front by electrifying their terminals. The indications are that the city council will say, "You must!" The long suffering citizens will wait with anxiety to see which dictum will obtain.

The Chicago Tuberculosis Institute is out with its third annual report, together with the second annual report of the Edward Sanitorium near Naperville, Illinois. It is crowded with statistics that are encouraging and illuminated with photographs that are appealing. To the intelligent who study the problem at short range and from the standpoint of the active worker, even the grim White Plague is rimmed with hope. This enemy, like other plague enemies, is being conquered. Let the anxious and the doubting, as well as the hopeful, send to room 405, Rand-McNally Building, Chicago, for a copy, that they may judge for themselves.

UNITY is tardy in welcoming the *Twentieth Century,* but it is never too late to rejoice in pluck and energy. B. O. Flower fought a brave fight with, as well as on, the *Arena,* but though the *Arena* has gone out, he has promptly found a new field of labor, another testing ground. The *Twentieth Century Magazine* is the title of the new venture, and Los Angeles, California, is to be its point of departure. The initial number carries among its contributors the names of Hamlin Garland and Edwin Markham, and of course bristles with live questions and hot subjects. We hope the *Twentieth Century Magazine* may live to witness the advent of the twenty-first century.

The addresses delivered by the Hon. Richard Bartholdt, member of the House of Representatives from St. Louis, delivered before the Peace Congress in Chicago, May 4, 1909, and that of Hon. J. W. Tawney on "The Cost of Armed Peace" at the same gathering, with one by Dr. Nicholas Murray Butler on "International Arbitration" before the Mohonk Lake Conference, May 19, 1909, one by Andrew Carnegie on "The Wrong Path," at the annual meeting of the New York Peace Society on April 21, 1909, and another by Representative Bartholdt at the Mohonk Conference, have been published in the Congressional Record, by request of Mr. Bartholdt, and issued in a sixteen page pamphlet, which can probably be obtained on application to any representative. It offers much valuable information and stimulating reading matter on an important subject. Students of the war problem, and all intelligent people are such students, should try to avail themselves of this literature.

Chicago is rejoicing over the completion of one more new theater, at a cost of $500,000; thus theaters increase. It is well. But there is no tidings of that greatest need in Chicago—a great Mote House, as William Morris would call it, containing a nest of halls, ranging from committee rooms for ten to a big auditorium of five thousand: a great civic cathedral for the people's use, free as the smaller parks, as warm and light by day and night as Chicago's beer gardens. It is useless to wait for private munificence in this direction; better use all of our energies and enthusiasm in arousing public sentiment, civic pride, that will eventually culminate in municipal investment. A building of such immense significance to all the people should be built by all the people. Such a building may cost twenty millions, properly environed. But there are plenty of bad lands close to this center of the town, to be reclaimed for the purpose, and there is plenty of money, plenty of property, legitimately rented, to bring us a legitimate tax, without hardship to any one.

Chcago is once more in the lime-light of civic reform. The white slave trade, corrupt jury methods, and reform police regulations in the disreputable sections of the city, are all engaging the sincere and earnest attention of our police officials and our churches. Mr. William Kent, in his recent address before the City Club, declared Chicago in its legislative departments far in advance of most of the great cities of America, perhaps all of them, but in its police administration, perhaps the worst. Maybe the time has come for Chicago to lay hold of these disgraces. The purifying of the police system today must be along the same line as the purification of the Common Council of a dozen years ago. It is a matter of disarming the bosses; the source of the corruption is political, and the curse of politics is partisanship. Many abuses are tolerated, and corrupt practices are indulged on account of the greed for money—for a vulgar lust of lucre; but much more wickedness is practiced for the sake of political power to further partisan ends. The worst boss is the man whose corrupting ambitions are not for dollars—he probably has tended to that already—but for votes, and this fellow is not the man of the slums, not the victim or patron of the saloons, but he wears good clothes, possibly talks good English and moves in the best of society. We believe that Chicago is in earnest in this effort at reform, and we confidently expect results.

William E. Curtis, in last Sunday's Chicago *Record-Herald,* interestingly analyzed the results of the investigation into the salaries of college professors and instructors, and incidentally, the salaries of ministers under the Carnegie foundations, and he finds that the average remuneration of ministers is less than half the amount given to teachers of the same grade and age, and this is his explanation of the fact: that the number of young men going into the ministry is small compared with the number who become doctors and engineers; that the salary question is one element in the problem no one can doubt, but that it is a minor and relatively unimportant factor, we, at least, can not doubt. The ambitions of parents who believe in the fierce competitions of the world and allow their concern for their children to grow sordid,—who in their presence and in their training have placed undue emphasis on material success,—have had much more to do in deadening the professional taste and the altruistic impulses of students than the direct salary question has had upon the students themselves. Savonarola has recorded his surprise and his regret that his parents should so rejoice when an elder brother adopted a military career and gave his life to the arts of warfare, while they were so distressed when they found that he, a younger brother, had decided to give his life to the cause of Christ and to the arts of peace. A biographer of Luther noted the same disposition, which amounted for a time to an estrangement on the part of his parents, when he gave himself to the ministry, which proved so pregnant with good, such a priceless contribution to his nation and the world. The financial element in the decline of the ministry is only a remote and indifferent cause. The direct causes are to be sought for in the homes and in the church itself. That there is a decline is proved by abundant facts; that it is deplorable, and must needs be remedied, if civilization is to be pushed forward on high and permanent lines, we, at least, have no doubt.

Permanent Plans for Shifting Lives

In one of Emerson's "Papers for The Dial," entitled "Agriculture of Massachusetts," is an appreciative report of the wisdom of a neighboring farmer, whom he came upon while he was "holding the plow and his son was driving the oxen." He was a neighbor "so manly, so sweet-tempered, so disdainful of all appearance of excellence, and reverable in his old weatherworn frock and blue cap bedaubed by the soil of the field"; this man, he says, was so honest that he always needed to be watched unless he should cheat himself. No rich father or father-in-law had left him any inheritance; he had bought his own farm, bred a large family, given them a good education, and improved his farm year by year. Toil had not broken his spirit. He was a man of "erect good sense," and as the sage walked up and down the field with him as he plowed his furrow, the farmer dispersed wisdom, which the student did not find in his book. The plowman talked of the reports of "The Agricultural Survey of the Commonwealth"; he noticed that it was written for the literary men, not for the farmers—they could not follow the costly advice. The account of the maple sugar was entertaining, probably true; the story of the farmer's daughter whom education had spoiled for everything good on the farm was probably true, too. But to one recommendation the rustic took decided objection, evidently to the surprise of the prophet of the simple life,—the advocate of the permanency of the home and the importance of the domestic life. Says our plowman: "But why this recommendation of stone houses? They are not so cheap, not so dry, and not so fit for us. Our roads are always changing their direction, and after a man has built at great cost a stone house, a new road is opened, and he finds himself a mile or two from the highway. Then our people are not stationary, like those of the old countries, but always alert to better themselves, and will remove from town to town as a new market opens or a better farm is to be had, and do not wish to spend too much on their buildings." This homely common sense of the farmer neighbor of Mr. Emerson's is of strangely patent significance to one who lives

among the city nomads. How eager are the migratory city dwellers to find permanent habitations, and how often do they make elaborate and costly preparation to house themselves, only to find that the comfortable house on the desired street, planned to their liking, built with enthusiasm, is still incapable of bringing staying qualities to restless spirits? The house may be of stone, but the spirit dwells in tabernacles, in shifting tents, and on the front door is to be seen for the most part of the year, "Inquire in the Rear." The caretaker's children are playing in the back yard. The owner's children, poor things, are wandering over Europe with nurse girl and porter attachments, borne hither and yon in search of culture that will make them still more restless than their parents, who, when they return, will find the quality of their neighbors "degenerated"; their street "not as nice as it used to be"; and the "For Sale" sign is put up. The country mansion is to be built with "more room for the children, where it will be easier for the young ladies to entertain their friends, and where the boys can bring their companions." Then death comes, and the half-million dollar country palace must be sold to partly satisfy the million dollar debt incurred by the man altogether lovable, genuine and calm, who did it all for the good of his family, because he loved his wife and children. This illustration is a case from real life, the pathetic story of one of Chicago's "best known citizens," a trusted business man, a financier of high position, the distressing details of which have filled the columns of the daily papers of recent issue.

We venture to allude to it in all tenderness and with deep sympathy for the bereaved ones, who, in addition to the sad bereavement, are experiencing the humiliation and distress of a cruel disillusion: the luxurious life is now barren of its luxury; the stone house is permanent, but they for whom it was built must continue to be migratory.

The wisdom of the Massachusetts plowman would still largely hold even though the stone house had been paid for, and the half-million dollar mansion had been backed with a many million endowment. It was useless to try to satisfy a restless spirit with stone walls and ample surroundings—fever can not be abated by outward applications; the treatment must be more fundamental, inward, constitutional. There is no wealth of travel, of training, or of culture, equal to the wealth that will give its children steady habits and their home permanency, and lift them out of the nomadic instincts of their undeveloped ancestry into the home-loving, home-making, home-staying contentment of the civilized man and the useful citizen.

The question of housing is a curiously perplexing one in the city. The great bulk of city residents, the occupants of the dreary miles of tenement apartments and buildings, are inadequately housed. Children must breathe bad air; fathers and mothers must deny themselves creature comforts and conveniences necessary to the health of body and mind, while on the other hand, the attractive mansions, "the stationary residences," are inadequately tenanted. Long stretches of the year, the "alleged residents" are like the migratory birds, flying southward to escape the northern cold, and northward to avoid summer heats. Meanwhile, their children miss the condition most conducive to character—retirement from the glare of publicity, the quiet and continuity necessary to the forming of the habits that grow aptitudes and duties, that bring a sense of responsibility, civic obligations, neighborhood life.

The housing problem is indeed a great one, no more perplexing concerning the poor than concerning the rich. The perplexity in the one case is how to give the body a chance to stay placed; the question of the other is how to give the spirit a disposition to stay placed, to settle down and to conform to the higher stages of evolution.

Not more stone houses, but more stable habits, more staying desires, represent the higher needs of the more privileged.

CENTENNIAL HYMN

Dighton Unitarian Church

God of our fathers, we
In soul and country free,
Would praise thy name;
From thee our heritage,
Our century's bright page,
Our trust in each new age
Unchanged the same.

Like to Jerusalem,
Strong hills our borders hem,—
Symbols of strength;
Our valleys laugh with corn,
Beauties the hills adorn,
Health crowns each smiling morn,
And joy at length.

We thank Thee for the past,
Since here our lot was cast
In this fair town;
For men of noble worth,
The church, the school, the hearth,
Religion's higher birth
Our being's crown.

The coming centuries bless,
Our banner Holiness,
Our hope in Thee;
Guard us from every ill,
Thy truth in us fulfill,—
To know and do thy will
Our service be!

Hasten Thy kingdom's reign,
The gospel's sweet refrain,
The wide earth o'er;
When all at one shall be
In righteousness and Thee—
All sons of God most free
Hence evermore!

A. Judson Rich.

You have not fulfilled every duty unless you have fulfilled that of being pleasant.

THE PULPIT

The Renascence of Human Nature

By Rev. E. A. Rumball, Rochester, N. Y.

The study of man will never cease to be the most important branch of all human thought. It is necessary to the correct understanding of all other branches. For everything that man would study receives some quality from him. If we would study Nature, we must study man, who is the chief product of Nature. Nor must we forget that if Nature gives birth to all things, we, as parts of Nature, dare not exclude even our theories and convictions regarding life from our list of natural products. We have long been told that man is the measure of all things, but if we are yet ignorant of the measure of man we are ill-fitted to form any conception of the universe. If we would study the natural sciences, and knew nothing of human reason and human imagination, we should continually confuse fact and fancy. If we would study the life of the gods and their relations to man, our theological system must begin with the human soul with its sorrows and its aspirations. If we would study philosophy, that knowledge which has been supposed to deal so fully with man and his attitude toward life, we must go into the depths of human nature for an understanding of the differences that exist between the various philosophical systems.

The chief fault with many schools of thought, ancient and modern, is that they are excellent without human nature. If it were not for human nature, the ideal world would be real tomorrow. If it were not for human nature, thousands of dreamers might bring their castles from the air to the earth. But an ideal that forsakes the paths of man is worse than utopian for it is removed altogether from the sphere of the possible. "Hamlet" with Hamlet omitted would not be so absurd as a philosophy of man that strayed from its subject. Heaven they may call their goal, but a heaven so far from the watch-fires of the tribe is too hazy and vague to possess any vital significance for the mass of men and women and little children who toil and play within the bounds of humanity. Life is too real for us to waste our time on those things that possess no human significance or value. Even the gods must obtain their value from man, and continually possess that human value, or they are dethroned.

Of these things, it seems to us, the Time-spirit speaks loudly. No one can be deaf to the revived interest in man. Particularly do we see this in contrast to the interest men have in the superhuman. The needs of those who yet possess this latter interest are yet met by high and noble men and women, but the emphasis even of the churches is upon the distinctively human side. That a man shall worship God in spirit and truth, that he shall conduct his life as beneath the vision of the Unseen, and in view of a life of immortality, is today secondary to the teaching that he shall do unto others as he would have them do to him, secondary to the gospel that proper nourishment, good housing and better social and material conditions are essential to a perfect life. Whether such an emphasis is to be praised or regretted, we do not say at this point, but we cannot but recognize that it is a characteristic of the times As such, whatever its relation to the superhuman, it must be reckoned as part of that revived interest in man of which we write. In spite of all the failures and poor returns for such an interest, in spite of crime, suffering, disease and poverty, the best of men are believing more in men, and hoping for more from them. And to the end that all men shall be perfect men, they are calling into action all human forces and all human reserves. A science of eugenics is being wrought out to provide that man shall be well born. A large-hearted economical system is daily growing that he shall have the best of opportunities. A strong civic kindness is being developed to provide for him a proper environment. An awakened and instructed national intelligence is fighting through favor and disfavor to grant to all the best form of education. And a never dying spirit of democracy is blazing a path through the titled and moneyed aristocracies, through the black and the white disfranchisements that man to man shall always be a brother.

It may be well at this point to meet two objections to this interpretation of *Zeitgeist,* that may have occurred to some. It is an old time dogma of religion that human nature is so corrupted by wrong doing that any preëminence it may receive at the present day is to be lamented. So rooted is this dogma in some minds that we can hardly hope to fully convince them of its error. It is not that men enjoy belief in a dogma that so mercilessly libels human nature, but upon it is built an entire system of theological truth that seems to them far too precious to surrender. The church has in her way anathematized man, that *in her way* he might be saved. "The poor little enclosure behind the altar rail," she has counted more sacred than the hearth of men. "She has consecrated the churchyard for the dead, but left the streets unblessed for the living." That her deity might be omnipotent and without blemish, she has proclaimed that human nature is too corrupt to be trusted, and that man needs a superhuman enlightenment and salvation. It will be wearisome to go over all the arguments that the more recent teaching of the dignity of men uses to meet this old dogma. If human nature is not to be trusted, if man is a false guide, then not only our conclusions, but the conclusions of those who so decide in regard to man, are vitiated and the whole made an absurdity.

On the other hand, it must not be thought that our measurement of man compels us to give to him the other extreme of the old dogma we have criticised. A superhuman conception of man is as false to facts as the inhuman conception that the church has found so essential to her theology. We are content to accept man on his own merits, just as he is, with his evil and his goodness, his despairs and his hopes, his degeneration and his aspiration. We dare not assume the absence of corruption in human nature. Wherever wrong is indulged in, it will weaken the perception of evil, and blunt the best in a man. But it is one thing to say that judgment is affected by wrongdoing and quite another to say that it is destroyed by sin. It is one thing to say that man is fallible and frequently does wrong, but quite another to declare than upon his decisions we dare not depend. "If it be any part of religion," says John Stuart Mill, "to believe that man was made by a good Being, it is more consistent with that faith to believe that this Being gave all human faculties that they might be cultivated and unfolded, not rooted out and consumed, and that he takes delight in every near approach made by his creatures to the ideal conception embodied in

them, every increase in any of their capabilities of comprehension, of action, or of enjoyment."

The second objection is harder to meet, for its foundation is not a dying theological system, but the findings of some of the most eminent of modern scientists. Science has given a new place to man in the universe. If we look at the old view, we may note the better the contrast that modern science has wrought. The pre-Copernican view of the universe contained the most extravagant measure of man that history will ever see. To the folk who lived in that man-glorified world, the earth was a motionless globe, and sun, moon and stars waited upon it. Unlike the brutes and plants, man's soul was the breath of God. In the boundless sweep of creation, he imagined himself to be immortal and that he was the object of a special divine care. The naive anthropomorphism of the three great Mediterranean religions, discloses an unintentional compliment to his importance, for there it is declared that man is made in the image and likeness of God. The old theism was at the same time an homotheism. We have said that all things waited upon him. The stars at night gave the shepherd the hours. By the same means the traveler tracked his way across the pathless desert, and the mariner guided his bark over the stormy seas. A star could influence the destiny of a man, and all creation had some reference to his religious and ethical well-being. St. Augustine says: "I confess I am ignorant why mice and frogs were created, or flies and worms. . . . All creatures are either useful, hurtful or superfluous to us. . . . As for the hurtful creatures, we are either punished, or disciplined, or terrified by them, so that we may not cherish and love their life." There was no thought that thousands of creatures had appeared on the globe before man, that man battled with the animals for ages before he got a few of them in his power, that the stinging nettle and the lily of the valley exist for themselves, and have no divine reference to man, that they were not specially created to furnish material for sermons. No wonder that man felt himself to be a little lower than the angels, no wonder that some were even called gods! But now man's dreams of his greatness, we are told, must all vanish. Copernicus has spoken and man and his world have become no more than a leaf in a forest. The home of man is now but an insignificant speck among a myriad of worlds, and man an infinitesimally small item on that speck. How shall he dream again of any importance? What significance can there be to any so-called renascence of human nature? Where is there place for anything but pessimism?

"'What are men that God should heed us?' cried the king of ancient song:
Insects of an hour, that hourly their brother insect wrong."

The theory of Copernicus has robbed man of his throne in space, the discoveries of geology have dethroned him in time, and last, but not least, the Darwinian theory has taken from him the unique position in creation that he supposed himself to occupy. Instead of being a little lower than the angels, he is only a little higher than brutes. Surely, any modern measure of man must be very, very insignificant! May we not end here with a chemical analysis and let that suffice for a measurement? In one bottle we may put the water, in another the carbon, in another the phosphorous, in others sulphur, iron, etc., until we have exhausted the elements of human nature, and then let us point to our self and say, *"Ecce Homo."* So some would have us act, but our analysis is not of a corpse, but of a living man, much of whose being cannot be labeled, let alone bottled. Physically man is insignificant, he always has been, but man does not stand where he stands today because of his bulk or lack of bulk. Whatever significance he has, even though it be small, has come almost wholly from the powers of his mind. Sheer bigness means nothing to man, and we must refuse to consider any belittling of human nature which is based on such arguments. It was Professor Clifford who once said that the heavens no longer declare the glory of God, but the glory of Newton's mind. Let it be so, and bulk will never spell greatness. Let it be so, and the heart of a little child will always be greater than the glory of the heaven of heavens.

But whatever general emphasis of man may be seen through the dusty atmosphere about falling religious institutions, or in the increase of democratic power and sympathy, a particular renascence is best seen in that form of thought which has been well termed the Religion of Humanity. There is no need for any sectarian advocacy of the system of Comte, but no one today can be blind to the influence he has had on such men as John Stuart Mill and Frederic Harrison, or on the more popular writers, George Eliot and Maurice Maeterlinck. It is outside of our purpose to dwell on the Positive philosophy, but the Religion of Humanity, which ultimately developed from it, we shall do well to consider at greater length. The conditions necessary to constitute a religion in the Positive sense of the word, have been stated by Mill: "There must be a creed or conviction claiming authority over the whole of human life; a belief, or set of beliefs, deliberately adopted, respecting human destiny and duty, to which the believer inwardly acknowledges that all his action ought to be subordinate. Moreover, there must be a sentiment connected with this creed, or capable of being invoked by it, sufficiently powerful to give it, in fact, the authority over human conduct to which it lays claim in theory." These conditions are met best, according to Mill, by the Religion of Humanity. As to the nature of this Humanity which is capable of calling forth the adoration of man, we find very clear statements in the writings of the leading English Positivist, Frederic Harrison. In his "Apologia pro Fide Mea," he writes, "The Supreme Power on this petty earth can be nothing else but the Humanity which, ever since fifty thousand—it may be one hundred and fifty thousand —years, has slowly but inevitably conquered for itself the predominance of all living things on this earth, and the mastery of its material resources. It is the collective stream of Civilization—often baffled, constantly misled, grievously sinning against itself from time to time, but in the end victorious; winning certainly no heaven, no millennium of saints, but gradually over great epochs rising to a better and better world." It is evident from this statement, as from others like it, that this Humanity is not all human beings that are or have been, but simply the *active* stream of human civilization. Harrison says that many drop out of it into that oblivion and nullity which is the true and only hell. The lives that mean something are the great lives, Moses, Socrates, Jesus, Marcus Aurelius, Cromwell, Washington, Lincoln, and the noble thousands who have left the "sweet presence of a good diffused, and in diffusion ever more intense."

A very common objection to this school of thought and life is, that it fails in one of the most vital con-

ditions laid down by Mill, as being necessary for a religion. That the sentiment connected with this creed is not sufficiently powerful to give it authority over human conduct, has been declared by many. But who shall judge of the feelings and enthusiasm of another? Certainly not one who may be prejudiced against the convictions that give rise to such feelings. Speaking of some of the French Positivists, M. Ribot remarks: "Many of them are animated with a truly religious faith, and I have heard them speak with an enthusiasm worthy of the brightest epoch of the middle age." The English leader also writes: "It is said that Man is too small a race, this Earth too minute a home, to arouse enthusiasm and inspire devotion. It would be a craven soul indeed which should tell us that his mother was too ordinary a woman to love, his native place too petty to be remembered, this island of ours too small a land to awaken any fire of patriotism." The span of an individual life is indeed small, the idealization of a single seventy years offers little opportunity for a great enthusiasm, but the life of the human species is not short, its indefinite duration practically means infinity. We have spoken above of the absurdity of measuring man in physical terms, and is it not preposterous to think of this world-conqueror in the terms of carbon and phosphorus? Man is Homer, Dante, Shakespeare; Man is Confucius, Gautama, Jesus, Mahomet; Man is the power that has conquered land and sea and air, who holds the Fates bound fast in iron chains, and with his hands turns Fortune's wheels about. Objects far smaller than Humanity have been found capable of inspiring not only the lofty and great, but the humble thousands, with an enthusiasm to live, aye, and an enthusiasm to die. Mill instances for us the Roman's thought of Rome. For generations it was to the entire people as much a religion as Jehovah was to the Jews. "And the Romans, otherwise a selfish people, with no very remarkable faculties of any kind except the purely practical, derived, nevertheless, from this one idea a certain greatness of soul, which manifests itself in all their history where that idea is concerned and nowhere else, and has earned for them the large share of admiration, in other respects not at all deserved, which has been felt for them by most noble-minded persons from that time to this." The sneers and taunts of those who see a folly in any adoration of the human spirit which has given to man his predominance, who speak of the imbecility of a man raising himself by his bootstraps, show a lamentable blindness to the creative powers of the idealizing factors in man. In devoting so much space to this statement of Positive religion, we are not anxious to go upon the defence of every article of its creed. Its emphasis of the place of man, and its demonstration that the great river of human life as they conceive it, is able to call forth a worship and a devotion is what pleases us most. While it is fundamental to their system, we would rather honor it as one of the greatest contributions to that coming Humanity, which with even larger heart and kindlier hand shall guide our steps onward. When with other broken lights, this system also shall cease to be, it shall doubtless stand among the most honored in the belfry of the world to "ring the fuller minstrel in."

Yet another new and important emphasis of the place of men in the universe calls for our recognition. This is to be found in that fresh attitude in philosophy which has been variously named Humanism, Personal Idealism and Pragmatism. The voice of Humanism has gone forth not only as an evangel of peace to warring schools of philosophy, but as a direct challenge to the Absolutist theories which have reigned for centuries, undoubted by the finest of thinkers. Its great denial is that "there are not really any eternal and non-human truths to prohibit us from adopting the beliefs we need to live by, nor any infallible *a priori* tests of truth to screen us from the consequences of our choice." William James has pointed out that "a re-anthropomorphised universe is the general outcome of this philosophy." The brilliant epigram of Auguste Comte could be well used as a text for it: *"Nothing is really absolute unless it be this very axiom."* All human knowledge and activity must be taught as relative or we shall fail to have a sound basis for thought and action. Protagoras, as has been frequently pointed out in the discussions that Humanism has caused, is coming to his own, more than ever before. From today, henceforth, it will never cease to be true that "man is the measure of all things." From now on, men will recognize the place of temperament in philosophy, and in the recognition, give a pragmatic solution to hosts of questions from the sphinx. "That which appears to each, is," said Protagoras. Everyone, "from God down to the humblest black beetle," as Schiller says, has his own individual way of perceiving his experience. Years ago, men hunted for the true God, or the true Church, or the "ding an sich" to decide the truth. Pilate's question was tossed from man to man, from school to school, from land to land, but the philosopher's stone was not found. Now, in the midst of all of this renascence of human nature, we are discovering that truth is as much a home-made luxury as the bread our mothers baked. Let me quote William James' faith-ladder as a simple illustration of this. "A conception of the world arises in you somehow, no matter how. Is it true or not? You ask.

"It *might* be true somewhere, you say, for it is not self-contradictory.

"It *may* be true, you continue, even here and now.

"It is *fit* to be true, it would be *well if it were true,* it *ought* to be true, you presently feel.

"It *must* be true, something persuasive in you whispers next; and then as a final result—

"It shall be *held for true,* you decide; it *shall be* as if true for *you.*

"And your acting thus in certain special cases may be a means of making it securely true in the end. Not one step in this process is logical. . . . It is life exceedingly logic, it is the practical reason for which the theoretic reason finds arguments after the conclusion is once there."

The attack which the Humanist makes upon the Monistic Idealist can best illustrate the importance of this movement for man. Hitherto he has been faced by supernatural laws, infallible definitions, absolute rules of conduct, so that it can hardly be said that his individuality has received the freedom which belongs to it. For, if, as the absolutist claims, there is an eternally perfect and complete being and existence behind all the faulty human manifestations, if right and wrong are both attempts to manifest that life, so that even "sin is a quest for God," then all freedom on our part is only interference, and that which tries to better best makes it worst. But if the growing life of man is the one reality, if what really exists is not things, ideals, doctrines, truths, but these things in the making, then the freedom of man becomes a very real thing. To each man, therefore, is given the privilege

of making a definite contribution to the life of humanity. There appears a reality that he helps to make, a truth that growing thought and purer life give for the first time to the world. Each man has a work to do that he only can do, a song to sing that the sweetest bird could not trill for him. Lanier has expressed this terrible freedom of the art of life, and his words deserve to be mentioned in just this connection.

"Awful is Art because 'tis free,
The artist trembles o'er his plan
Where men his self must see.
Who made a song or picture, he
Did it, and not another, God nor man.

My Lord is large, my Lord is strong:
Giving, he gave; my me is mine.
How poor, how strange, how wrong,
To dream he wrote the little song
I made to him with love's unforced design!"

Of course the surrender of absolutism and a denial that God wrote the little song, eventually involves the surrender of a supernatural omnipotence behind all we see, as also of other universal attributes that theologians have bestowed upon the object of their worship. But it is safe to say that the practical significance, which is the only significance that matters, is altered very little by the change. All that we seem to lose in the loss of an infinite and omnipotent God, we gain in a juster and nobler conception of place and power of man. We are emerging from a great religious period, or rather emerging from an age when the morality of man was harmed by his religion. The revolution which has come to the lives of men, so that the superhuman no longer has significance for men, is marvellous in its size. Anyone who dares to trace the development of human feeling and thought during the last four centuries must perforce bow in reverence before the great onward march. Yet as we have already said, the ethical change is not as great. The objects which influenced the motives of men have changed, but the motives are much about the same. Many of our modern ideals were known then under other names and sought for other reasons, but the ideals have altered very little. "The fallacious axis upon which humanity believed itself to revolve has suddenly snapped in two; says Maeterlinck, "and the huge platform which carries mankind, after swaying for some time in our alarmed imaginations, has quietly settled itself again to turning on the real pivot that had always supported it." Of course, we flatter ourselves that immense gain has come, because we have left the darkness of those days, but to the quiet observer of history, there can be no denial of the fact that while we have changed a few names of things of which we know very little, men then were never as bad as their creed implied, and strenuous virtue and high-mindedness were present with high and low.

Our best attitude therefore towards those who failed to call a spade a spade is that of charity. The same attitude will not be lost on those also who, in order to have a harmonious universe, choose some vast conception to explain all of their problems or hide them. It is certain, however, that in a scientific age such as the present, there is a gain in granting to scientifically educated minds a personal idealism that does not commit the believer to the crimes of the universe, or compel him to defend the inconsistent providences of an absolute God, but which gives him sufficient motive to follow the highest till he die. This notable arrival at man is the goal of the ages. All sorts and conditions of men have consciously and unconsciously sought it. The mind that first left the human in search of the superhuman, gave his unintentional witness to the greatness of the human. The prophets who called upon men to love mercy, do justly and walk humbly with God, added the weight of their noble testimony; for before any of their behests can appear in human conduct, there must have been the assumption that man was capable of these things.

The closing centuries of this last millenium have seen wonderful attempts to provide man with full satisfaction for all parts of his nature. The finest of theologies and the most ecstatic of mysticisms have all tried. Religious philosophies have aided, but buried all the unanswered queries of the sphinx in a capacious infinity, and with the naive repose of a Vive-Kananda they have come to unity, where all is "Eternal Bliss, Eternal Knowledge, Eternal Existence." But O the pity of it! in trying to satisfy man, they choked him, and as they have fed his corpse with the vision of the Formless, the Stainless, the Bodiless, human nature has not even been the stuff their dreams were made of. No wonder that rebellious man, insubordinate from the garden of Eden on, dismisses even his gods to save himself.

Doubtless the prospect which such a theory of life lays before us will seem to some like the courting of damnation. What saving of character can there be, if man can look to no one outside of himself for salvation? To lose this king of beasts in the pathless universe must surely provoke a laugh as being "Menschliches Allezu Menschliches!" Yet for any seeming absurdity there is in the proposition, we are forced to admit that the solution for his problems man carries within him. He possesses the key for every problem that has significance for his life. The old story of the Indian who was found wandering in the woods and was asked if he were lost, has its point for us. "No," he said, "Indian not lost. Wigwam lost. Indian here." That is right. The man is here. His theology may be lost, his church may be lost, his very God may be lost, but if the man is here, all's well with the world and with him. For when man needs a church, he will do, as he has always done, he will establish one. When he needs a God, the same thing will take place, he will make one, even in his own image and likeness. Truly in the renascence of human nature we possess no mean factor for the regeneration of man. No fear need be ours that the good things of life will disappear or that irreligiousness will take the place of the reverence and good will that men now possess. Two-thirds of the laments regarding the so-called growing irreligiousness of the race is due to a confusion of the wigwam with the man. The losing of the wigwam is never the losing of the man. "Man," says Comte, "grows more and more religious," and though empty churches, dying theologies and growing disbelief in a deity be to the contrary. I dare assert that Comte can find volumes of evidence to support the contrary. Understanding religion as we have already done, as a conviction with authority over conduct, made powerful by sentiment and enthusiasm, then all growth in humanity is growth in religion. Man's reverence can expand from an organized church to a humanity with all its varied relations. A providence just as erring as the old, but none the less worthy of trust, can be his, indeed we are hourly surrounded by the sheltering wings of this human providence, for without it, the very gods would be helpless. And as for immortality, he need never deny any rational hope of his heart, that

in some inconceivable manner he may have conscious existence after death, but *he knows for certain,* and is content with it, that he may "join the choir invisible, whose music is the gladness of the world."

Thoughts on Prayer

Here is a hint for the women who fidget and fret and fuss. Go into the silence at certain times of the day. One need not necessarily retire for formal prayer. "He who is in the path of duty needs no prayer," said a wise Oriental. But in the silence you will find the peace and strength of prayer. In withdrawing from the pressure of things and getting in touch with the great sources of power, you will find the peace and strength of prayer. In withdrawing from the pressure of things and getting in touch with the great sources of power, you will absorb power.

Slip away for ten minutes and tranquilly picture your work before your mind's eye as a triumphant and completed whole. Quiet your spirit, holding yourself open to the divine currents, feeling that you are a channel for your measure of the central power, and you will emerge sustained and soothed by the inflow from the central sea. You will go forth to your work able, like the poet's brook, "to make a pastime of each weary step." Withdraw into the deep silence; there is no other way to fling off the shadow of fear, to banish the newts and bats of the worries and flurries.

—*Edwin Markham.*

"Because we are sons, God hath sent forth the Spirit of his son into our hearts crying, "Abba Father." When we find our hearts crying "Father," we should rejoice, for it means much. When in our petitions and in our thanksgiving we speak "Father" as often as John records that Jesus spoke it, then our demonstrations will be more like those of our Elder Brother. As the further illustration of how we may realize the presence of the Father through the form of our statements, we may take the affirmation, "God is our refuge and strength, a very present help in trouble," and note how much more force it has, and how much more real it seems, when instead of making it as an abstract statement we say, "Thou, O Father, art my refuge and strength, a very present help in trouble." Since the Father loves us, it must be that he desires us to acknowledge and feel the close, personal relation of Son to Father, and every statement that tends to the relization of this relationship should be made.—*E. L. Carter.*

Many people seem to think that prayer means simply petition or supplication,—beseeching God to take away a sin, sickness or sorrow. Prayer is not the beseeching a reluctant God, but it is intercommunion with God. "Ye ask and receive not because ye ask amiss." Not that we ask for what God is not willing to give, nor what we, as his children, may not rightfully ask for and claim, but because we beseech and supplicate, as though God were not willing but possibly might be induced to change and grant our petition. This is a false notion. "For I, the Lord, I change not." "God is the same yesterday, today and forever."

If God ever did answer prayer, he always does, being the same God, Therefore, if there is any lack of principle, it is in the one who prays. Misunderstanding of the will and nature of our God prevents our prayers from being answered.

There must be a realization of God as the one and only Power and Presence in the universe. This universal Power and Presence is Life, Love, Intelligence, Truth, Spirit, Man, the divine idea, created in the image and likeness of God, is perfect, even as his Father is perfect. "If I expect to regulate my environments, I must regulate myself, by finding that I am the very substance of the thing I want."

The truth that will make us free is the knowing of the truth—*God* the *good is all there really is.*

—*Unity Tract.*

THE KING'S HIGHWAY

It was a dusty country road
That dipt between the flowers,
And over it the sunshine poured
Through all the daylight hours.
The butterfly with wings of gold
Swung swift behind the bird;
The south wind, like a river, rolled
Above the grass, unheard.

The spider webs were lightly flung
About the hedges there;
The scent of violets rose and hung
Upon the drowsy air.
No voices woke the air with mirth,
No footfall shook the sod,—
And all day long the silent earth
Was bound by dreams to God.

—*Edward Wilbur Mason, in The Craftsman.*

CATHEDRAL WINDOWS

How shall we see the light? For those who gaze
Into the unveiled sun's white-blazing rays
No vision find, but turn dazed eyes away
To deeper darkness, blinded by the day.
How shall we learn the light? From chance walls,
On arch and stone, on tomb and pillar, falls
A broken prism that we can understand;
A glow of amber here, and there a band
Of amethyst, and on the pavement, blue
Of sapphire, where the sun comes sifting through.
Upon the altar step the crimson lies
That glows with love and loving sacrifice.
And every jewel color shining there
Is part of that white light we cannot bear,
Through Miriam's veil and Moses' robe of red,
Through John's blue mantle, the rich rays are shed,
And fall so broken to our human sight
That we take up the fragments of the light.

How shall we see the Light? If Love Divine
Unveiled to our weak vision were to shine,
Bewildered, struck to sudden blindness there,
The soul would stagger down into despair.
But through the lives of those we love there falls,
As through the jeweled glass in chancel walls,
A fragment of his Mercy's golden ray,
Where man's cold, unforgiving justice lay;
And where our heart's deep wound unseen abode,
Sweet human sympathy in sapphire glowed;
The crimson of their love, that freely gave,
Broke through those panes, our dreary life to lave.

How shall we see the Light? Each living hue,
That through these windows daily clearer grew.
We gather up, till, glowing clearer still
As they shine in on heart and mind and will,
They join at last, blue, gold, and crimson bright,
In the great prism of the Perfect Light.

—*Margaret Doane Gardiner.*

Recognize with delight all high and beautiful actions; find a joy in seeing good in your bitter opponents.

THE HOME

Helps to High Living

SUN.—The world always calls for object lessons in the one or the few who dare to take risks, to set the banners in advance, and to bid the multitude come on.
MON.—The idlers are the pessimists.
TUES.—Those never despair who are doing the hardest work, whose trolley is always on the wire.
WED.—I hold my possessions in sacred trust, but they hold me, not I them, till I am ready and willing to deliver them over to the Master of Life.
THURS.—Remuneration is in the warp and woof of human life.
FRI.—What is any son of man here for, whether in a palace, a farm house, or an attic, except for the service of the brotherhood of man?
SAT.—The world always calls for object lessons in the one or the few who dare to take risks.

—*Charles F. Dole.*

WHAT THE FLOWERS SAY

The Red Rose says, "Be sweet;"
The Lily says, "Be pure;"
The hardy, brave Chrysanthemum,
"Be patient and endure."

The Violet whispers, "Give"—
"Nor grudge, nor count the cost,"
The Woodbine, 'Keep on blossoming
In spite of cold and frost."

And so each gracious flower
Has each a separate word,
Which, read together, make up
The message of the Lord.

—*Christian Observer.*

Children's Chat

Think of a wood by moonlight, and imagine yourself advancing towards a camp fire around which a family of gipsies are having their evening meal. As we approach, one of the women rises and comes to meet us. "Shall I tell your fortune?" she inquires. Perhaps some of the boys and girls who read this half wish it were true, because they dimly imagine that gipsies can really tell fortunes. But what does the gipsy mean by her question? Has she some secret connection with the unseen world? Can she actually tell what we have been or done, and is she able to read our future? The explanation is simple. Gipsies live with Nature, they spend much time in the open, roaming the moorlands and the woods; they seldom read books, but they read boys and girls, men and women, and thus acquire a subtle form of knowledge. They are keen observers, too, and in that way develop a rare quality of insight and accumulate a valuable fund of information. So when the gipsy addresses the inexperienced or credulous person she fastens her dark, penetrating eye upon them and they feel that she knows all about them; they are thus in her power at once, and the face becomes an index to the mind. The writer knows a school mistress who was induced by a gipsy to have her fortune told. After listening to some strange things the gipsy inquired, "Would you like to know when you are going to die?" The lady afterward admitted that she felt queer, but she faltered, "Yes." Another half-crown having "crossed" the gipsy's hand, the old woman gave a knowing look and said solemnly: "When the breath stops." Needless to say, the school mistress felt very foolish. But boys and girls may tell their own fortunes. In doing this we must remember two simple and important truths, viz.—(1) Life is a record. Our present reveals our past; in what we are, discerning people can see what we have been. If a boy is selfish, you may be sure he has taken a mean advantage whenever he could; if a girl is peevish, you can take it for granted that she knows little of the joy of sharing. Character is a cabinet; the great king, Alexander, once had a costly cabinet presented to him, and he used it as a repository of the writings of his favorite authors; but into the cabinet of character we put not only things good and valuable, we place there also many things which are worthless. Character is a picture gallery—a gallery in which we are ever hanging pictures which we ourselves have painted. Each act of our will is a picture now in that wonderful gallery. Are all those paintings what we would like them to be? Character is a book in which we are ever writing, and we have to say with Pilate, "What I have written, I have written." (2) The other truth we must bear in mind is: Life is a prophecy. If we practice unkindness we shall become hard and unsympathetic; if we exaggerate, people will not believe what we say; if we break our word, we shall lose the respect of our neighbors. If, on the other hand, we strive for what is noble, we shall become increasingly noble. Cultivate bravery and you will be brave; love goodness and you will be good. You sometimes turn over the pages of your copy-book, and are sad when you see the mistakes it contains. Never dwell upon your mistakes; look at those pages where success is recorded, and remember you can even do better than that. Let each lesson be an improvement on the last, and every day try to be a little kinder, a little braver, a little nobler than you were the day before, and by making the goal of today the starting point of tomorrow, you will become wise, strong, and good. This, then, is your fortune. You may actually become the best boy or girl that ever lived, and a good fortune it is indeed.

—*Rev. Fred Hall, in "The Christian Life."*

The Longest Telegraph Circuit

Few persons are aware that Teheran, the capital of Persia, is one terminal of the longest telegraphic circuit in the world. London is the other terminal, and the distance between these two cities by wire is 4,000 miles. The operator at one end communicates directly with the man at the other, because an automatic repeating apparatus takes the place of an operator at each of the ten relay stations along the circuit.

Lowestoft, in Norfolk, is the first repeating station from London. There the wires enter the North Sea and run beneath the water for a distance of two hundred miles, emerging at Emden, Hanover, where the second automatic repeater catches the message. Berlin, Warsaw, Rouno, Odessa, Kerch, Suklum, Kaleh, Tiflis, and Taurus then transmit it in turn until the operator at Teheran receives the "wire."

The line is extended from the Persian capital as far as India, but the circuit between London and Teheran is considerably longer.—*Harper's Weekly.*

You had better make up your mind to accept what you cannot alter. You can live a beautiful life in the midst of your present circumstances.

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THE FIELD

"The World is my Country, to do good is my Religion."

FOREIGN NOTES.

AN EVENING ON LAKE GENEVA.—Possibly some belated American tourist may have had a glimpse of the wonderful sunset spectacle on and about Lake Geneva, Switzerland, on the 10th of September. At any rate the following description from the pen of Paul Seippel, one of Switzerland's notable living thinkers and writers, is so fine and so graphic that anyone who has ever been on the lake can almost visualize it. The French original is to be found in *La Semaine littéraire* of September 18.

"It was about five o'clock. The sky was overcast; the lightly rippled water, slate color. The shores were veiled in fog. Suddenly a squall broke loose with incredible violence. One might have thought it a typhoon in Japan seas. I was at Evian. Three steamboats stopping in sight of the port were dimly visible in the diluvian downpour, mingling their smoke with the clouds that had suddenly descended, and tossed by waves of a livid green crested with foam. Further out, two barks without sails were discernible, apparently in distress. The Dauphin went to their relief.

"I had taken the boat which crosses to Ouchy. We were now enveloped in darkness, no longer able to see the shore, and experiencing the sensation of steering over one knew not what strange Acheron. Suddenly there was a break in the clouds to the west and, for two hours, there was unrolled before our eyes one of those magnificent atmospheric spectacles of which Turner alone has been able to give us an idea. How can one picture them in words?

"First, off toward Bouveret, between the black heaven and the black lake, appeared a scrap of rainbow of radiant brilliancy. Then the ray, the single ray that pierced the elemental chaos, shifted, like an electric searchlight, until it touched the face of a mountain, and one could see, as on a screen set against a black curtain, some rocks, a house, a wood, a meadow emerald green, and, above, a great plume of snowy vapor. It was for an instant only. The rift closed again and the darkness became more impenetrable than ever.

From Ouchy, we coasted along the shore in the direction of Vevey. Toward the Jura, now, a long, narrow slit opened, like the slash of a sword in a mantle of black. Rays opening out like a fan spread over the plateau along the shore, bring out, here and there, in the distance, a group of slender trees, the red roofs of a village, or a shining belltower.

"But already the sun is setting, the intensity of its level rays lighting up the shore we are following, with its terraced vineyards. Between a violet sky and a violet lake, spreads the slope, bathed in a green, fuliginous light, suggesting the glimmer of lightning. Each leaf on the vine stocks, every lizard in the old walls can be distinguished; one's power of vision seems to be multiplied tenfold.

"It is an unreal voyage. In nearly forty years sailing upon the lake, I have never seen so incredible a spectacle. Tropical seas have offered me nothing like it. It is as if I were transported, I know not where, back to the earliest ages of the world, to the moment when, in the midst of chaos, the word was uttered: Let there be light!

And was it not, indeed, a miracle, a wonder, that took place? How can it be described? The sun had sunk behind the line of the Jura. Its rays left the earth and remounted the heavens. Illumined from below, the cupola of clouds takes on the color of a reflection from some vast conflagration. Victorious, the light disperses the mists. Patches of sky appear. A rainbow throws its double arch from shore to shore. The immense semi-circle opens, like a portal giving access to infinite space, which is flooded with glorious light composed of mingled gold and amethyst, while beyond the variegated line, gray scarfs of cloud float like banners from a wall of lapis-lazuli.

"All fades at last. The furiously tossing water becomes as black as Erebus. The heavens, too, are black. Only in the west, in a now widened gap, shines out upon the gathering darkness, the peaceful evening star.

"I am almost alone upon the bridge. Below, for two hours the saloon has been crowded with elegant tourists, gazing at one another and complaining of the unseasonable temperature. They have had before their eyes one of those sublime aspects of nature which one sees but once in a life-time, and which one cannot but contemplate with religious emotion. They have seen nothing save perchance the rain which tarnished, at departure, their tan shoes. 'What a pity, they say, not to have been able to see the *Dent du Midi!*'" M. E. H.

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October 11.

WILLIAM KENT, *"The fight for the cities."* Chicago Commons Auditorium, Grand Avenue and Morgan Street.

October 18.

STANTON COIT, London, *"English social movements."*
Assembly hall, Chicago Public Library.

October 25.

GEORGE N. CARMAN, Director of the Lewis Institute; MR. JOHN D. SHOOP, Assistant Superintendent of Public Schools and CHARLES E. HOYT, Secretary, Chicago Foundry Foremen's Association, *"Co-operation of school and shop in promoting industrial ewciency."*
Assembly hall, Lane Manual Training High School, Division and Franklin Streets.

November 1.

HENRY E. LEGLER, Librarian, Chicago Public Library, *"Civic value of the public library service."*
Assembly hall, Chicago Public Library.

November 8.

MISS JANE ADDAMS and ALEXANDER JOHNSON, *"Scope and work of the National Conference of Charities and Correction."*
Hull House, Halsted and Polk Streets.

November 15.

DR. EMIL G. HIRSCH, *"Racial loyalty and self defense."*
Assembly hall Chicago Public Library.

November 22.

DR. JENKIN LLOYD JONES, *"Relation of religion to the welfare of the state."*
Linccoln Centre, Oakwood Boulevard and Langley Ave.

November 29.

PROF. CHARLES R. HENDERSON, Commissioner International Prison Commission. *"International prison problems now pending."*
The Lecture Hall, School of Civics and Philanthropy, Suite 439, No. 158 Adams Street, near LaSalle Street.

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FOR THERE ARE THOSE
WHO TRUST ME.
I WOULD BE PURE, FOR
THERE ARE THOSE
WHO CARE,
I WOULD BE STRONG
FOR THERE IS MUCH
TO SUFFER.
I WOULD BE BRAVE
FOR THERE IS MUCH TO DARE.
I WOULD BE FRIEND TO ALL—
TO FOE, TO FRIENDLESS;
I WOULD BE GIVING
AND FORGET THE GIFT.
I WOULD BE HUMBLE, FOR
I KNOW MY WEAKNESS,
I WOULD LOOK UP, AND LAUGH
AND LIFT.

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OFFICIAL PUBLICATION.

Annual statement of the Phoenix Preferred Accident Insurance Company of Detroit, in the State of Michigan, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 164,415.71
Interest and dividends	4,616.41
Policy fees required or represented by applications	22,000.00
From other sources	146.12
Total income	$ 191,178.24

DISBURSEMENTS.

Losses paid during the year	$ 59,904.85
Commission or brokerage	53,623.63
Stockholders for interest or dividends	8,150.11
Salaries, fees and all other charges of officers, clerks, agents and employees	34,060.86
Rents	6,837.28
Policy fees retained by agents	22,000.00
All other taxes licenses and insurance department fees	3,587.17
Legal expenses, printing and stationery	4,159.34
Postage, telegraph, telephone, express, furniture and fixtures	7,006.84
All other disbursements	93.30
Total disbursements	$ 199,423.38

LEDGER ASSETS.

Loans on collateral security	$ 250.00
Book value of bonds	117,000.00
Cash on hand	10,935.26
Bills receivable	200.00
Total ledger assets	$ 128,385.26

NON LEDGER ASSETS.

Interest accrued	$ 1,628.16
Gross premiums in course of collection	10,000.00
Gross assets	$ 140,013.42

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 200.00
Total admitted assets	$ 139,813.42

LIABILITIES.

Net amount of unpaid losses	$ 5,000.00
Total unearned premiums	3,768.31
Commission and brokerage	1,500.00
Salaries, rents, bills, etc.	1,200.00
State, county and municipal taxes	30.00
Unpaid dividends	49.89
Advance premiums	1,640.23
Other liabilities	1,942.26
Total liabilities	$ 15,130.69

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 10,410.00
Total losses paid during the year,	3,506.74

L. O. CHATFIELD, President.
W. H. CHATFIELD, Secretary.

Subscribed and sworn to before me this 22d day of January, 1909.

W. F. MAHONEY, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Preferred Accident Insurance Company of New York, of New York, in the State of New York, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 350,000.00

INCOME.

Premiums received during the year	$1,348,741.89
Interest and dividends	61,180.90
From other sources	12,171.88
Total income	$1,422,094.67

DISBURSEMENTS.

Losses paid during the year	$ 534,081.96
Commission or brokerage	430,202.78
Stockholders for interest or dividends	84,000.00
Salaries, fees and all other charges of officers, clerks, agents and employees	173,395.47
Rents	13,573.70
All other taxes, licenses and insurance department fees	28,296.85
Legal expenses, advertising, printing and stationery	18,819.50
Furniture and fixtures	12,833.27
Loss on sale or maturity of ledger assets	250.00
Investigation and adjustment of claims	8,450.52
All other disbursements	2,606.13
Total disbursements	$1,306,510.18

LEDGER ASSETS.

Book value of bonds and stocks	$1,590,808.92
Cash on hand and in bank	152,896.15
Total ledger assets	$1,743,705.07

NON LEDGER ASSETS.

Interest due and accrued	$ 10,684.96
Gross premiums in course of collection	190,658.22
Gross assets	$1,945,048.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$22,534.32	
Book value of real estate, bonds and stocks over market value	86,732.92	109,267.24
Total admitted assets		$1,835,781.01

LIABILITIES.

Net amount of unpaid losses	$ 115,676.42
Total unearned premiums	595,288.53
Commission and brokerage	35,032.26
Salaries, rents, bills, etc.	5,581.41
State, county and municipal taxes,	23,000.00
Unpaid dividends	7,000.00
Reinsurance premiums	1,818.12
Advance premiums	2,074.75
Other liabilities	132,675.00
Total liabilities	$ 919,146.49

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 130,967.45
Total losses paid during the year.	46,194.99

KIMBALL C. ATWOOD, President.
WILFREID C. POTTER, Secretary.

Subscribed and sworn to before me this 10th day of February, 1909.

THOMAS A. O'KEEFFE, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Philadelphia Casualty Company of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 783,992.46
Interest and dividends	24,379.08
Profit on sale or maturity of ledger assets	2,230.14
From other sources	1,117.41
Total income	$ 811,719.09

DISBURSEMENTS.

Losses paid during the year	$ 313,076.86
Commission or brokerage	218,274.73
Investigation and adjustment of claims	32,484.67
Salaries, fees and all other charges of officers, clerks, agents and employees	157,516.21
Rents	12,720.52
All other taxes, licenses and insurance department fees	18,384.82
Legal expenses, advertising, printing and stationery	23,732.43
Postage, telegraph, telephone, express	7,699.51
Loss on sale or maturity of ledger assets	22.50
Decrease in book value of ledger assets	1,526.72
All other disbursements	77,047.39
Total disbursements	$ 862,486.36

LEDGER ASSETS.

Mortgage loans on real estate	$ 67,550.00
Book value of bonds	544,294.59
Cash on hand and in bank	172,413.95
Bills receivable	7,741.82
Other ledger assets	22,930.15
Total ledger assets	$ 814,930.51

NON LEDGER ASSETS.

Interest accrued	$ 8,091.94
Gross premiums in course of collection	233,245.46
Other non-ledger assets	10,594.37
Gross assets	$1,066,862.28

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 7,741.82	
Furniture fixtures	16,422.64	
Gross premiums in course of collection	12,338.83	
Book value of real estate, bonds and stocks over market value	12,699.05	
Other unadmitted assets	10,083.16	59,285.50
Total admitted assets		$1,007,576.75

LIABILITIES.

Net amount of unpaid losses	$ 190,273.14
Total unearned premiums	408,135.74
Commission a ndbrokerage,	59,293.09
Salaries, rents, bills, etc.	263.21
State, county and municipal taxes.	17,000.00
Reinsurance premiums	860.99
Total liabilities	$ 675,826.17

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 69,580.56
Total losses paid during the year.	25,600.80

WALTER LE MAR TOLBOT, President.
ROBERT G. HAZELDINE, Secretary.

Subscribed and sworn to before me this 22d day of January, 1909.

F. H. STRICKLAND, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Pennsylvania Casualty Company of Scranton, in the State of Pennsylvania, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 500,175.98
Interest and dividends	15,411.13
Inspections	103.47
Profit on sale or maturity of ledger assets	148.40
Policy fee required or represented by applications	9,674.00
Total income	$ 525,513.03

DISBURSEMENTS.

Losses paid during the year	$ 202,248.92
Commission or brokerage	145,719.05
Salaries, fees and all other charges of officers, clerks, agents and employees	85,082.61
Rents	4,714.41
Repairs, expenses and taxes on real estate	1,663.95
All other taxes, licenses and insurance department fees	12,031.36
Legal expenses, advertising, printing and stationery	11,436.96
Postage, telegraph, telephone, express, furniture and fixtures	7,793.78
Investigation and adjustment of claims	34,466.51
All other disbursements	6,218.77
Total disbursements	$ 511,376.32

LEDGER ASSETS.

Book value of real estate	$ 72,202.91
Mortgage loans on real estate	2,500.00
Loans on collateral security	1,750.00
Book value of bonds	382,590.40
Cash on hand and in bank	27,895.40
Bills receivable	1,766.12
Other ledger assets	20,463.81
Total ledger assets	$ 509,168.64

NON LEDGER ASSETS.

Interest due and accrued	4,428.29
Market value of real estate, over book value	7,797.09
Gross premiums in course of collection	92,371.02
Gross assets	$ 613,765.04

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 1,026.12	
Gross premiums in course of collection	6,777.25	
Book value of bonds and stocks over market value	27,651.45	35,454.82
Total admitted assets		$ 578,310.22

LIABILITIES.

Net amount of unpaid losses	$ 81,785.27
Total unearned premiums	199,889.27
Commission and brokerage	23,537.24
Salaries, rents, bills, etc	5,511.98
State, county and municipal taxes	5,700.00
Total liabilities	$ 316,423.76

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 76,971.29
Total losses paid during the year	24,550.36

THOS. E. JONES, President.
F. H. KINGSBURY, Secretary.

Subscribed and sworn to before me this 15th day of February, 1909.
W. H. JESSUP, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the North American Accident Insurance Company of Chicago, in the State of Illinois, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 780,676.34
Interest and dividends	22,445.16
Policy fees required or represented by application	178,952.00
Total income	$ 982,073.50

DISBURSEMENTS.

Losses paid during the year	$ 242,774.51
Commission or brokerage	270,740.60
Stockholders for interest or dividends	40,000.00
Salaries, fees and all other charges of officers, clerks, agents and employees	262,760.72
Rents	10,706.17
Investigation and adjustment of claims	8,745.43
All other taxes, licenses and insurance department fees	20,333.42
Legal expenses, advertising, printing and stationery	17,474.61
Postage, telegraph, telephone, express, furniture and fixtures	19,040.58
Loss on sale or maturity of ledger assets	4,452.50
Decrease in book value of ledger assets	65.00
Total disbursements	$ 897,093.54

LEDGER ASSETS.

Mortgage loans on real estate	$ 113,966.67
Loans on collateral security	44,200.00
Book value of bonds	358,393.75
Cash on hand and in bank	66,817.33
Other ledger assets	10,408.96
Total ledger assets	$ 593,786.71

NON LEDGER ASSETS.

Interest due and accrued	$ 5,986.33
Market value of bonds and stocks over book value	2,759.55
Gross premiums in course of collection	30,134.94
Gross assets	$ 632,667.53

DEDUCT ASSETS NOT ADMITTED.

Other unadmitted assets	$ 7,598.06
Total admitted assets	$ 625,069.47

LIABILITIES.

Net amount of unpaid losses	$ 28,099.65
Total unearned premiums	73,227.81
Commission and brokerage	9,040.82
Salaries, rents, bills, etc	1,533.00
State, county and municipal taxes	11,086.58
Advance premiums	41,758.48
Total liabilities	$ 164,746.34

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 160,935.92
Total losses paid during the year	38,294.10

E. C. WALLER, President.
A. E. FORREST, Secretary.

Subscribed and sworn to before me this 18th day of January, 1909.
EDWARD ST. CLAIR, Notary Public.
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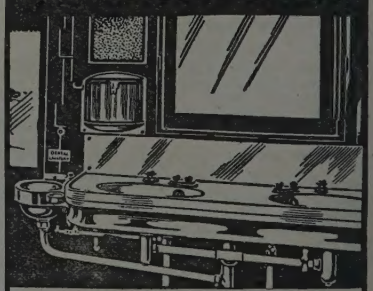

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